

Information to identify the case:

Debtor 1	<u>Barton S. Koehne</u>	Social Security number or ITIN	xxx-xx-5669
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer Sue Koehne</u>	Social Security number or ITIN	xxx-xx-3219
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10930-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barton S. Koehne

Jennifer Sue Koehne

2/7/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barton S. Koehne
Jennifer Sue Koehne
Debtors

Case No. 17-10930-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 08, 2023

Form ID: 3180W

Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Barton S. Koehne, Jennifer Sue Koehne, 192 Columbia Avenue, Greenville, PA 16125-1977
cr	+ Lakeview Loan Servicing, LLC enote vesting-- Nati, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14687976	+ ACS Education Services, Po Box 7052, Utica, NY 13504-7052
14687985	+ Ecmc, Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14687986	+ Emp of Lake County Ltd, 4535 Dressler Road NW, Canton, OH 44718-2545
14687988	Erie Banks Emergency Physicians LLC, P.O. Box 37817, Philadelphia, PA 19101
14687992	First Premier, 601 South Minneapolis Avenue, Sioux Falls, SD 57104
15425791	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14688003	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365
14727899	+ Navistar Captial, 2701 Navistar Drive, Lisle, IL 60532-3637
14688007	+ Sharon Regional Health System, 740 East State Street, Sharon, PA 16146-3395
14688008	Springleaf Financial Services, Sheffield Village Plaza, Elyria, OH 44035
14688009	+ Summit Truck Group, 11401 Diamond Drive, North Little Rock, AR 72117-1814
14688013	Time Warner Cable, 400 Atlantic Street, Suite 6, Stamford, CT 06901-3533
14688014	+ United Auto Credit Company, Po Box 163049, Ft Worth, TX 76161-3049
14688015	+ University Hospital Medical Practice, 18599 Lake Shore Boulevard, Suite 200, Euclid, OH 44119-1071

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2023 23:53:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	Email/Text: BankruptcyECFMail@mccalla.com	Feb 08 2023 23:40:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ EDI: PRA.COM	Feb 09 2023 04:44:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14759709	+ EDI: LCIFULLSRV		

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		Feb 09 2023 04:44:00	13/7, LLC, PO BOX 1931, Burlingame CA 94011-1931
14687977	+ EDI: CINGMIDLAND.COM	Feb 09 2023 04:44:00	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
14687975	+ Email/Text: bankruptcynotices@aarons.com	Feb 08 2023 23:40:00	Aarons Sales & Lease, Attn: Bankruptcy, 400 Galleria Parkway SE, Suite 300, Atlanta, GA 30339-3182
14724103	+ Email/Text: BMOTFBKNOTICES@BMO.COM	Feb 08 2023 23:40:00	BMO Harris Bank, N.A., PO Box 3040, Cedar Rapids, IA 52406-3040
14687978	^ MEBN	Feb 08 2023 23:37:27	Bay Area Credit Services, 4145 Shackleford Road, Suite 330b, Norcross, GA 30093-3541
14687979	+ EDI: CAPITALONE.COM	Feb 09 2023 04:44:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14687980	+ Email/Text: bankruptcy@cavps.com	Feb 08 2023 23:40:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2321
14687981	+ Email/Text: bankruptcy@axcess-financial.com	Feb 08 2023 23:40:00	Check N Go, 7755 Montgomery Road, Suite 400, Cincinnati, OH 45236-4197
14687982	+ Email/Text: commonwealth@ebn.phinsolutions.com	Feb 08 2023 23:40:00	Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
14687983	+ EDI: CONVERGENT.COM	Feb 09 2023 04:44:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
14687987	+ Email/Text: bknotice@ercbpo.com	Feb 08 2023 23:40:00	ERC / Enhanced Recovery Corporation, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14687990	Email/Text: rj@ffcc.com	Feb 08 2023 23:40:00	First Federal Credit & Collections, 24700 Chagrin Bouledar, Suite 205, Cleveland, OH 44122
14687989	Email/Text: rj@ffcc.com	Feb 08 2023 23:40:00	First Federal Credit & Collections, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122
14687994	Email/Text: EBNBKNOT@ford.com	Feb 08 2023 23:40:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
14687991	Email/Text: bankruptcy@huntington.com	Feb 08 2023 23:40:00	First Merit Bank, Huntington Banks, Columbus, OH 43216
14687993	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 08 2023 23:40:00	Flagstar Bank, Attn: Bankruptcy Dept, 5151 Corporate Drive, Troy, MI 48098-2639
15425792	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 08 2023 23:40:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14751614	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 08 2023 23:40:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14687997	+ Email/Text: bankruptcy@huntington.com	Feb 08 2023 23:40:00	Huntington National Bank, 41 South High Street, Columbus, OH 43215-3406
14687995	+ Email/Text: bankruptcy@huntington.com	Feb 08 2023 23:40:00	Huntington National Bank, Bankruptcy Notifications, Po Box 340996, Columbus, OH 43234-0996
14687996	+ Email/Text: bankruptcy@huntington.com	Feb 08 2023 23:40:00	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14687998	+ EDI: LCIICSYSTEM	Feb 09 2023 04:44:00	IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
14727897	+ EDI: IRS.COM	Feb 09 2023 04:44:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14687999	EDI: JEFFERSONCAP.COM		

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		Feb 09 2023 04:44:00	Jefferson Capital Systems, LLC, 16 Mcleland Road, Saint Cloud, MN 56303
14760687	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2023 23:53:17	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15555218	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 23:40:00	Lakeview Loan Servicing, LLC, PO Box 619096, Dallas, TX 75261-9096
14688000	+ Email/Text: MDSBankruptcies@meddatsys.com	Feb 08 2023 23:40:00	MDS / Medical Data Systems, 2001 9th Avenue, Suite 312, Vero Beach, FL 32960-6413
14688001	Email/Text: EBN@Mohela.com	Feb 08 2023 23:40:00	Mohela / Department of Education, 633 Spirit Drive, Chesterfield, MO 63005
14722889	Email/Text: EBN@Mohela.com	Feb 08 2023 23:40:00	U.S. Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, Mo 63005
15453185	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 23:40:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, Po Box 619096, Dallas, TX 75261-9096
15557108	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 23:40:00	Nationstar Mortgage, LLC / Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
14688002	+ EDI: NAVIENTFKASMSERV.COM	Feb 09 2023 04:44:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
14743441	EDI: AGFINANCE.COM	Feb 09 2023 04:44:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14688004	+ EDI: AGFINANCE.COM	Feb 09 2023 04:44:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
14688005	Email/Text: info@phoenixfinancialsvcs.com	Feb 08 2023 23:40:00	Phoenix Financial Services, LLC, Po Box 361450, Indianapolis, IN 46236
14688006	Email/Text: info@plazaservicesllc.com	Feb 08 2023 23:40:00	Plaza Services, LLC, 110 Hammond Drive, Suite 110, Atlanta, GA 30328
14778843	EDI: PRA.COM	Feb 09 2023 04:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14688478	+ EDI: RECOVERYCORP.COM	Feb 09 2023 04:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14704569	+ EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14704569	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14688010	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank, Attention: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14688011	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14688012	EDI: AISTMBL.COM	Feb 09 2023 04:44:00	T-Mobile USA, Inc., 12920 SE 38th Street, Bellevue, WA 98006
14721566	+ Email/Text: bankruptcy@huntington.com	Feb 08 2023 23:40:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14776201	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 08 2023 23:40:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14688016	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 08 2023 23:40:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192

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14688017 + EDI: VERIZONCOMB.COM

Feb 09 2023 04:44:00

Verizon, Bankruptcy Dept, 500 Technology Drive,
Suite 550, Saint Charles, MO 63304-2225

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		13/7, LLC
cr		Freedom Mortgage Corporation
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14727898	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14727896	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14687984	##+	Drs. Thomas & Hill Co., 4853 Galaxy Parkway, Suite i, Cleveland, OH 44128-5939

TOTAL: 3 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Daniel P. Foster	on behalf of Joint Debtor Jennifer Sue Koehne dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Barton S. Koehne dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Tamera Ochs Rothschild

on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com pa70@ecfbis.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 12